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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	09/858,384
		Filing Date	16 May 2001
		First Named Inventor	ALLEN, Timothy
		Group Art Unit	2164
		Examiner Name	Unknown
Attorney Docket Number	47767-0002		Technology Center 2100
Sheet	1	of	3

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
SPMAH	AA	4,648,038		Roberts et al.	03/03/1987	
	AB	4,750,119		Cohen et al.	06/07/1988	
	AC	4,752,877		Roberts et al.	06/21/1988	
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	AE	5,715,399		Bezos	02/03/1998	
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	BH	5,963,949		Gupta et al.	10/05/1999	
✓	BI	5,999,924		Bair et al.	12/07/1999	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

Examiner Signature		Date Considered	10/03/05
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<sup>2</sup> Unique citation designation number. <sup>3</sup> See attached Kinds of U.S. Patent Documents. <sup>4</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>5</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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**Complete if Known**

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<b>First Named Inventor</b>	ALLEN, Timothy
<b>Group Art Unit</b>	2164
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<b>Attorney Docket Number</b>	47767-0002

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Sheet 2 of 3

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Substitute for form 1449B/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of 3

## Complete if Known

Application Number	09/858,384
Filing Date	16 May 2001
First Named Inventor	ALLEN, Timothy
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Examiner Name	Unknown
Attorney Docket Number	47767-0002

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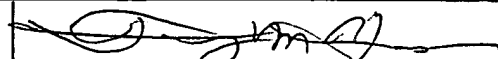
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## OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
enA	AR	COOLEY, SCOTT, Mortgages in 2005, citation unknown.	
	AS	MILLER, PETER G., Loan Modification Secrets Uncovered, <a href="http://realtytimes.com/rtnews/rtcpages/19990518_loanmodification.htm">http://realtytimes.com/rtnews/rtcpages/19990518_loanmodification.htm</a>	
	AT	U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT; Alternatives to Foreclosure of an FHA-Insured Mortgage; <a href="http://www.hud.gov/local/min/minaltfc.html">http://www.hud.gov/local/min/minaltfc.html</a>	
	AU	SEEK MORTGAGE MODIFICATION ONLY AS A LAST RESORT; <a href="http://www.bankrate.com/bnm/news/mtg/19980119.asp">http://www.bankrate.com/bnm/news/mtg/19980119.asp</a>	
enA	AV	IN BRIEF... NEWSLETTER, Law Offices of George H. Dippel; <a href="http://www.dorsai.org/~george/newltr.html">http://www.dorsai.org/~george/newltr.html</a>	

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